

# Financial Facts

January 2010



## Thank You!

Thank you to everyone who came out for the Grand Re-Opening and Ribbon Cutting for the 170 S. Washington Street office on November 2, 2009. Thank you to the Tiffin Area Chamber of Commerce for hosting the Ribbon Cutting Ceremony. Thanks to all of our current members, new members and potential members who came out to show their support. Thank you to the Community for welcoming us back as a full service Credit Union. Last but by no means least, thank you to all the staff at Tiffin St. Joseph Federal Credit Union without your hard work and dedication this would not be possible!

*Sincerely,*

Tiffin St. Joseph Federal Credit Union

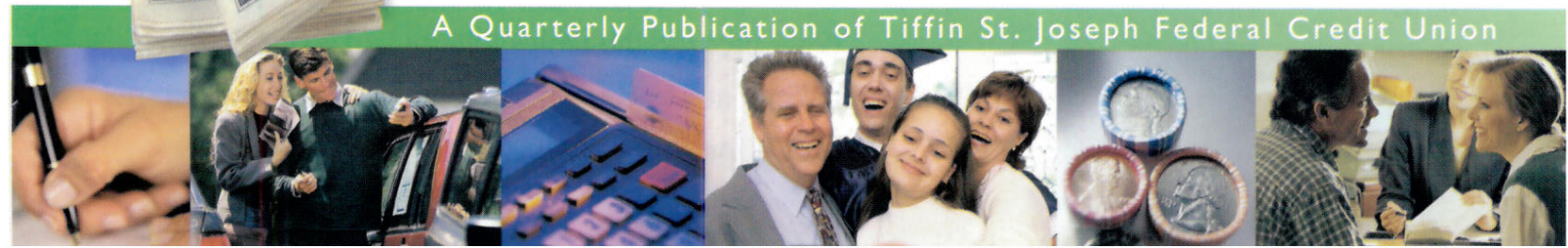


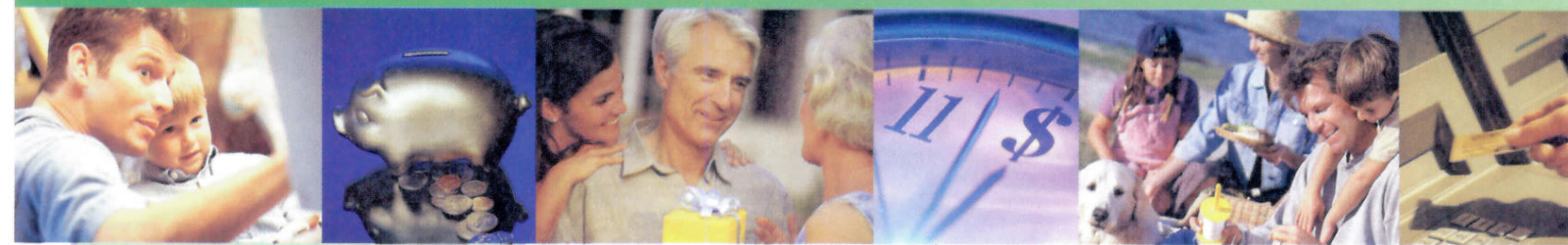
### Get Your 2010 Christmas Club Started Today!

It's not too late to get a head start on Christmas 2010! At Tiffin St. Joseph Federal Credit Union you can start your Christmas Club Account with as little as \$5.00. You can make as many deposits as you like, you can even set up an automatic transfer or deposit into your Christmas Club Account.

Stop into one of our full service branches today and speak to a Member Service Representative.

A Quarterly Publication of Tiffin St. Joseph Federal Credit Union





### Attention Class of 2010

The North Central Chapter of Credit Unions will be awarding four \$500.00 scholarships to students in our chapter area.

To qualify for the award, an applicant must be at least a high school senior, in pursuit of post-secondary education of any kind, including professional, vocational, and academic studies not limited to colleges and universities.

The Chapter scholarships will be awarded on March 12, 2010. Your application will need to be submitted no later than February 12, 2010 to Directions Credit Union.

Details regarding the scholarship criteria can be found on the application.

Please stop by 25 Shaffer Park Drive or 170 S. Washington Street, Tiffin locations and pick up your application today.

## Getting To Know Us



**Jon Fuller** has been with Tiffin St. Joseph FCU for 14 years as a lender. Jon has 18 years of lending experience. He attended The Ohio State University and graduated with a degree in business. He was born and raised in Sandusky, Ohio. Jon, his wife Karen and their dog Buckeye reside in Tiffin. You'll probably recognize Jon as he enjoys walking and he and his wife are members of St. Joseph Parish. Jon is located at the 25 Shaffer Park Drive, Tiffin office.



We would like to welcome our newest lender **Shellie Aller**. Shellie has been in banking for over 18 years. She has held multiple positions in her financial career. Shellie has 10 years experience in Commercial, Mortgage and Consumer Lending. Her education consists of various courses taken through the American Institute of Banking and Hondros College. Shellie and her 13 year old son Nathaniel reside in Tiffin. She is active with Junior Achievement in Tiffin, Ohio. Shellie is located at the 170 S. Washington Street office. Be sure to stop by for all your loan needs.

### LOBBY AVAILABILITY

Does your school, church or civic organization need a place to sell raffle tickets, have bake sales, cookie sales or do some fundraising?

Tiffin St. Joseph Federal Credit Union is offering our lobbies to you **FREE** of charge at 25 Shaffer Park Drive and 170 S. Washington Street, Tiffin !

We'll provide the tables, chairs and space.

Please call Traci at 419-448-5553 to get your reservation in.

We look forward to helping our **Community** !



## Getting To Know Us

*Continued*

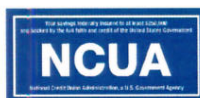


**Vickie Smith** has been with Tiffin St. Joseph FCU since 2007. Vickie has been in banking since 1984 and has held many positions during her financial career such as: Head Teller, Assistant Branch Manager, Branch Manager, Consumer Loan Officer, AVP Retail Loan Manager, AVP Retail Manager and is currently the AVP of Lending for Tiffin St. Joseph FCU. Her education consists of a diploma from the American Institute of Banking, Economics for Bankers, Marketing for Bankers, Law & Banking, and a Certificate from the Ohio School of Consumer Lending.

Vickie and her husband Tom reside in Clyde, Ohio. They attend 1st Missionary Church in Clyde. When Vickie is not at work or church she and her husband love to travel to sunny locations! Vickie's office is located at our 25 Shaffer Park Drive location.

### At Tiffin St. Joseph FCU we offer various types of loans to suit your lifestyle:

- |                    |                |
|--------------------|----------------|
| Auto (New & Used)  | Share Secured  |
| Snowmobile & ATV   | Student Loans  |
| Home Equity        | Mortgage Loans |
| Debt Consolidation | Holiday Loans  |
| Visa Credit Card   |                |



## **RATEWATCH** Santa came to

### **Tiffin St. Joseph FCU!**

If you had a Trailblazer Kids Club Savings Account you were invited to our very first Kids Club Christmas party! Everyone was able to give Santa their Christmas wish list, do some crafts and best of all punch and cookies!

Check out our website

[www.tsjfcu.org](http://www.tsjfcu.org)

for pictures of the Kids Club Christmas party.

Call a Member Service Representative for more information on the Trailblazers Kids Club Savings Account.

Happy Holidays!



## Annual Meeting

When: February 10, 2010

Where: Camden Falls

Time: 7:00 p.m.

Snacks & Beverages  
will be provided

## Income Tax Time!

It will soon be time to prepare your 2009 Income Taxes. Do you know your MICR number? Your MICR number is a nine digit number that can be found at the bottom left hand corner of your checks. To avoid errors in processing items through your checking account, please be sure you use the complete nine digit number whenever you authorize any automatic deposits or withdrawals either by phone or internet transactions.

If you have any questions, please do not hesitate to contact a Member Service Representative.

Laura 419-448-5553

Janet 419-448-0191



## NEED TO CONTACT US?

25 Shaffer Park Drive 419-448-0191

170 S. Washington Street 419-448-5553

800-542-2121

[www.tsjfcu.org](http://www.tsjfcu.org)



# Get Your FREE Financial Check-Up

### Have your finances flatlined?

*\*Is your Auto Rate too high?*

*\*Is your Mortgage Rate too high?*

*\*Want to use the equity in your home?*

*\*Too many credit card payments?*

Stop in or call one of our  
**Expert Loan Officers** to see if they can shock your  
finances back into rythm.

**Jon 419-448-0191**

**Vickie 419-448-0191**

**Shellie 419-448-5553**

\* No Shots Required

\* No Appointment Necessary

\* Satisfaction Due Upon Receipt